We claim:

1. A method for alert driven transactions, comprising the steps of:

receiving information from a provider relating to an account of a user;

determining whether an alert should be generated based on the received information;

5 generating an outbound message for transmission to the user if it is determined the alert should be generated;

delivering the outbound message to the user;

determining whether a reply is received;

creating an account update signal based on the received reply if it is

10 determined the reply was received; and

transmit the account update signal to the provider, wherein

the account of the user is updated based the received reply.

2. The method according to claim 1, wherein the step of receiving information from a provider comprises polling the provider for the information.

3. The method according to claim 1, wherein the step of determining whether an alert should be generated comprises the step of comparing the received information to a rule set comprised of at least one rule.

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4. The method according to claim 1, wherein the step of delivering the outbound message to the user comprises at least one of a text message, a voice message, and an email message.

5. The method according to claim 1, wherein the step of generating the outbound message includes providing a reply set of at least one reply instruction.

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6.   The method according to claim 1, further comprising the step of instructing an inbound message engine to wait for the reply.

7.   The method according to claim 6, further comprising the step of:
generating a default reply if it is determined that the reply is not received; and
creating an account update signal based on the default reply.

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8.   The method according to claim 1, further comprising the step of:
generating a second outbound message if it is determined that the reply is not received.

9.   The method according to claim 1, wherein the provider is a wireless service provider.

10.   A method for alert driven transactions, comprising the steps of:
receiving information from a wireless cellular carrier indicating an amount of non penalty time remaining in an account of a user;

generating an outbound message for transmission to the user indicating
5   the amount of non penalty time remaining on the account and providing at   .
least one reply option for modifying the account of the user;
transmitting the outbound message to the user;
determining whether the at least one reply is received from the user;
and
10   modifying the account of the user based on the at least one reply.

11.   The method according to claim 9, wherein the amount of non penalty time remaining in an account of the user comprises information consisting of a number of minutes used in a plan, a number of minutes left in a plan, a percentage of time left in the plan, and a percentage of time used in
5   the plan.

12.   An apparatus for generating alert driven transactions, the apparatus comprising:

a data engine, the data engine receives information from a provider server relating to an account of a user maintained by the provider server;

5   a message engine, the message engine is coupled to the data engine and comprises an outbound message engine, an inbound message engine, and a message handler;

a rules engine, the rules engine is coupled message engine and comprises at least one rule template;

10   a processor coupled to the data engine, the message engine, and the rules engine for coordinating the data engine, the message engine, and the rules engine;

the processor uses the information received by the data engine and compares the information to the at least one rule template and generates an ·

15   outbound message based on the comparison;

the outbound message engine transmits the outbound message generated by the processor to the user;

the inbound message engine receives a reply the user sends in response to the outbound message;

20   the inbound message engine uses the reply to generate an account update signal; and

the data engine transmits the account update signal to the provider server to update the account of the user.

13.   The apparatus of claim 12, wherein the data engine translates the data between a first protocol usable by the provider server and a second protocol used by the processor.

14.   The apparatus of claim 12, wherein the provider server comprises a wireless service provider.

15. The apparatus according to claim 14, wherein the at least one rule template comprises information relating to connect minutes.

16. A computer program product comprising:

a computer usable medium including computer readable code embodied therein for processing information relating to a user account to generate an outbound message based on the information and receive a reply usable to

5 update the user account, the computer usable medium comprising:

an information receiving module configured to receive information relating to a user account;

an alert determining module configured to determine whether an alert should be generated based on the information received by the information

10 receiving module;

an outbound message generating module configured to generate an outbound message when it is determined by the alert determining module that the alert should be generated as an outbound message;

a delivering module configured to deliver the outbound message to a

15 user;

a reply delivering module configured to determine whether a reply is received from the user in response to the delivered outbound message; and

an account update signal module configured to create an account update signal usable to update the user account based on the reply received by

20 the reply delivering module.

17. The computer program product according to claim 16, wherein the information receiving module is configured to poll the user account to obtain information relating to the user account.

18. The computer program product according to claim 16, further comprising:

a rules module configured to store at least one rule template usable to determine when an alert should be generated; and

5 wherein the alert determining module is configured to compare the information received by the information receiving module to at least one rule template stored in the rules module.

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19.	The computer program product according to claim 16, wherein the outbound message generating module is configured to generate a message comprising at least one of a text message, a voice message, and an email message.

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20.	The computer program product according to claim 19, wherein the outbound message generating module is further configured to generate a message with a peply set of at least one reply instruction.